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PATENT

Paper No.

File: Carr-P1-00

Date: June 12, 2003

Signed:

Peter K. Trzyha (Reg. No. 32,601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : Philip Carragher, and Steven Earl Webster
Serial No. : 09/604,696
Filed : June 26, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit : 3624
Examiner : Karmis, Stefanos

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

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GROUP 3600

TRANSMITTAL LETTER

SIR:

Transmitted herewith for filing in the above-identified patent application is the following:

1. Amendment and Response; and
2. Petition for Extension of Time.


Applicants claim small entity status. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: June 12, 2003

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